

ABSTRACT OF THE DISCLOSURE

The invention is a receipt card system providing a method and device for accumulating purchase transaction data for the receipt cardholder. The receipt card account number is provided to retailers in the form of the card for across the counter purchase or the receipt card account number is provided for Internet and/or telephone purchasing whereby the retailer will accumulate line item transaction data, gross transaction data, transaction identification information and transmit the aforementioned data to the receipt card company electronic storage facilities.

The data can be queried by retailers to confirm receipt cardholder purchases for merchandise returns and refunds. The data can also be queried, downloaded, edited and printed by receipt cardholder having privileged data access information.